

Certificate Number: 05781-PAE-DE-038283713

Bankruptcy Case Number: 19-13062



05781-PAE-DE-038283713

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 15, 2024, at 12:55 o'clock PM PDT, Earl Toltzis completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 15, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President